

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No. 22-11252-mdc
	:	
Angela R. Koutsouros,	:	Chapter 13
	:	
Debtor.	:	

**Order Commencing Student Loan Management Program**

**AND NOW**, upon consideration of the Notice of Participation in the Student Loan Management (SLM) Program filed by the Debtor, and no opposition being filed, it is hereby **ORDERED** that:

1. The Debtor and the following Creditor(s): U.S. Department of Education c/o Nelnet Navient Solutions, LLC on behalf of Educational Credit Management Corporation shall participate in good faith in the Student Loan Management Program of the United States Bankruptcy Court for the Eastern District of Pennsylvania ("the SLM Program").
2. Participating parties are required to comply with the SLM Procedures in L.B.R. 9013-3
3. The automatic stay under 11 U.S.C. §362(a) is **MODIFIED** to facilitate the SLM Program as follows:
  - a. it shall not be a violation of the automatic stay or other State or Federal Laws for the Creditor or Servicer to send the Debtor normal monthly statements regarding payments due and any other communications, including, without limitation, notices of late payments or delinquency;
  - b. communications by this Order expressly include telephone calls and e-mails if the Debtor has agreed to electronic communications under normal processes established by the Creditor and/or Servicer;
  - c. any motions asserting that a creditor and/or servicer has violated the automatic stay while the SLM Period is effective shall be served in accordance with L.B.R. 9013-3(f)(1) and (2), in addition to any service requirements under Fed. R. Bankr. P. 7004;
  - d. if a motion asserting a violation of the automatic stay is filed, the creditor and/or servicer shall have 21 days from service of the motion to respond.

BY THE COURT:

September 30, 2022



Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge